

Amendments to the Specification:

Please amend the paragraph at page 1, lines 5-9, as follows:

“The present application is a continuation-in-part of U.S. Patent Application Ser. No. 09/390,798, ~~filed Sept. 7, 1999~~, now U.S. Patent No. 6,574,314, which is a continuation of U.S. Patent Application Ser. No. 08/909,408, ~~filed Aug. 11, 1997~~, now U.S. Patent No. 5,987,103, which is a continuation of U.S. Patent Application No. 08/446,546, now U.S. Patent No. 5,805,676.”

Please amend the paragraph at page 1, lines 20-30, as follows:

“Point-of-entry systems have been developed which incorporate computer processor capabilities into conventional telephones. For example, a computer/telephone apparatus is described in U.S. Patent Nos. 5,195,130, ~~5,000,927~~ 5,008,927, and 4,991,199 that configures a telephone as a programmable microcomputer that is operated through the standard telephone 12-key keypad. A programmable gate array is reconfigured to accommodate various types of software that require different hardware configurations but without actually reconfiguring the hardware. The reconfiguration data is received from a network host computer and is used by the programmable microcomputer to emulate the hardware of any of a plurality of service bureaus that communicate with the network host computer. In this manner, the telephone/computer is configured to communicate data to/from any of a number of different service bureaus via conventional telephone lines.”